

NEW YORK SIMPLE INTEREST VEHICLE RETAIL INSTALLMENT CONTRACT

ACCOUNT NO. 1-800-727-7000 DATE 03/30/2007



Buyer (and Co-Buyer) Name and Address (including County and Zip Code)
ICOM REALTY CORP
170 MADISON AVENUE
NEW YORK NY 10034 MANHATTAN

CREDITOR (Seller Name and Address)
RIVERHEAD MOTORS INC
1655 OLD COUNTRY ROAD
RIVERHEAD NY 11901

www.fordcredit.com

You, the Buyer (and Co-Buyer, if any), may buy the vehicle described below for cash or on credit. The cash price is shown below as "Cash Price." The credit price is shown below as "Total Sale Price." By signing this contract, you choose to buy the Vehicle on credit under the agreements on the front and back of this contract.

Year	Make	Model	Vehicle Identification Number	Use For Which Purchased
2007	FORD	MUSTANG	1ZVHT88S275275443	<input checked="" type="checkbox"/> Personal <input type="checkbox"/> Agricultural <input type="checkbox"/> Commercial

Trade-In Year and Make _____ Gross Allowance _____ Amount Owning _____

ITEMIZATION OF AMOUNT FINANCED

1. Cash Price	\$ 71410.00
2. Down Payment	\$ N/A
3. Third Party Rebate Assigned to Creditor	\$ 33000.00
Cash Down Payment	\$ N/A
Trade-In (description above)	\$ N/A
Total Down Payment	\$ 33000.00
4. Unpaid Balance of Cash Price (1 minus 2)	\$ 38410.00
5. Amounts paid on your behalf (Seller may be retaining a portion of these amounts)	
To Public Officials	
(i) for license, title and registration fees \$ 55.00	\$ 55.00
(ii) for official fees \$ N/A	\$ N/A
(iii) for taxes (not in Cash Price) \$ 6113.33	\$ 6113.33
To Insurance Companies for:	
Credit Life Insurance	\$ N/A
Credit Disability Insurance	\$ N/A
FORD SERVICE CONTRACT	\$ 1585.00
To NY TAX DEPARTMENT for WASTE TIRE FEE	\$ 12.50
To N/A for N/A	\$ N/A
To N/A for N/A	\$ N/A
To N/A for N/A	\$ N/A
To N/A for N/A	\$ N/A
Total	\$ 7785.83
5. Amount Financed (3 plus 4)	\$ 46175.83

INSURANCE

YOU ARE REQUIRED TO INSURE THE VEHICLE. YOU MAY OBTAIN VEHICLE INSURANCE FROM A PERSON OF YOUR CHOICE. LIABILITY INSURANCE COVERAGE FOR BODILY INJURY AND PROPERTY DAMAGE CAUSED TO OTHERS IS NOT INCLUDED. CREDIT LIFE, CREDIT DISABILITY AND OTHER OPTIONAL INSURANCE ARE NOT REQUIRED TO OBTAIN CREDIT AND WILL NOT BE PROVIDED UNLESS YOU SIGN AND AGREE TO PAY THE PREMIUM.

Credit Life Insurance Company
 Premium Insured(s)
 \$ N/A
 You want Credit Life Insurance.

Buyer Signs

Co-Buyer Signs

Credit Disability Insurance Company
 Premium Insured(s)
 \$ N/A
 You want Credit Disability Insurance.

Buyer Signs

Co-Buyer Signs

FEDERAL TRUTH-IN-LENDING DISCLOSURES

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments	Total Sale Price
11.49%	\$ 11638.25	\$ 46175.83	\$ 57814.08	\$ 50814.00

Your Payment Schedule will be:

Number of Payments	Amount of Payments	When Payments are Due
48	\$ 1204.46	Monthly
N/A	N/A	Quarterly
N/A	N/A	Annually

Starts: APRIL 23, 2007

Prepayment: If you pay off your debt early, you will not have to pay a penalty.
 Late Payment: You must pay a late charge on the portion of each payment received more than 10 days late. The charge is 7.5 percent of the late amount or \$50.00, whichever is less.
 Security Interest: You are giving a security interest in the vehicle being purchased.
 Contract: Please see this contract for additional information on security interest, nonpayment, default, the right to require repossession of your debt in full before the scheduled date, and prepayment penalty.

BALLOON CONTRACT PROVISIONS

☐ Your last installment payment under this contract is a balloon payment.

EXCESS WEAR, USE AND MILEAGE CHARGES
 If the box directly above is checked, this section, Paragraph B, and Paragraph C of this contract apply. You may be charged for excessive wear based upon odometer readings for normal use. If you exercise the option to sell the vehicle back to Creditor under Paragraph B, you must pay the Creditor \$0. N/A per mile for each mile in excess of N/A miles shown on the odometer.

EXTRA MILEAGE OPTION CREDIT
 If this contract contains a balloon payment (as indicated above), and you have exercised your Option to sell the vehicle to the Creditor under Paragraph B, this paragraph applies to your contract. At the scheduled end of this contract, you will receive a credit of \$0. N/A per unused mile for the number of unused miles between N/A and N/A miles, less any amounts you owe under this contract. You will not receive any credit if the vehicle is destroyed, this contract ends early, or you are in default. You will not receive any credit if the credit is less than \$1.00.

Anti-Theft Product (Optional)
 If this box is checked you purchased the anti-theft product(s) listed below. The purchase of anti-theft product(s) is optional and not required to obtain credit, even if the product(s) is already installed on the vehicle you selected. You may purchase anti-theft product(s) from the person of your choice. By signing below, you agree to purchase the anti-theft product(s) at the price disclosed.

LO-JACK	\$ 1045.00	Term 48
N/A	\$ N/A	Term N/A
N/A	\$ N/A	Term N/A

Buyer Signs

Any change in this contract must be in writing and signed by you and the Creditor.

Buyer X _____ Co-Buyer X _____
 Signs _____ Signs _____

YOU ACKNOWLEDGE THAT YOU HAVE READ AND AGREE TO BE BOUND BY THE ARBITRATION PROVISION ON THE REVERSE SIDE OF THIS CONTRACT.

The Annual Percentage Rate may be negotiated with the Seller. The Seller may assign this contract and may retain its right to receive a portion of the Finance Charge.

NOTICE TO THE BUYER

1. Do not sign this contract before you read it or if it contains any blank space. 2. You are entitled to a completely filled in copy of this contract when you sign it. 3. Under the law, you have the right to pay off in advance the full amount due. If you do so, you may, depending on the nature of the credit service charge, either: (a) prepay without penalty, or (b) under certain circumstances obtain a rebate of the credit service charge. 4. According to law you have the privilege of purchasing the insurance on the motor vehicle provided for in this contract from an agent or broker of your own selection.

Buyer (and Co-Buyer) acknowledge that (i) before signing this contract, Buyer (and Co-Buyer) received and reviewed a true and completely filled in copy of this contract and (ii) at the time of signing this contract, Buyer (and Co-Buyer) received a true and completely filled in copy of this contract.

RETAIL INSTALLMENT CONTRACT

Buyer X _____ Co-Buyer X _____
 Signs _____ Signs _____

Seller **RIVERHEAD MOTORS INC** By X _____ Title **PRESIDENT**

THIS CONTRACT IS NOT VALID UNTIL YOU AND SELLER SIGN IT.

ASSIGNMENT

Seller may transfer this contract to **FORD MOTOR CREDIT COMPANY** or its assignee. By signing below, the Seller assigns all of its rights, privileges, and remedies, by signing below, the Assignee agrees to this contract, call or visit their website at **www.fordcredit.com**

Seller **RIVERHEAD MOTORS INC** By X _____ Title **PRESIDENT**

FC 17831-SI (APR 07) (Previous editions may NOT be used.)
 FC 17831-B-SI

SEE OTHER SIDE FOR ADDITIONAL AGREEMENTS

ORIGINAL

PLY 1 - ORIGINAL PLY 2 - BUYER'S COPY PLY 3 - CO-BUYER/GUARANTOR COPY PLY 4 - SELLER'S COPY (NON-TRANSFERABLE)

NYS DMV - Check the Status of a Title Certificate or a Lien - Verify Your Vehicle Infor... Page 1 of 1

New York State DMV - Internet Office Transactions

Check the Status of a Title Certificate or a Lien**Step 2: Verify Your Vehicle Information**

VIN number: **1ZVHT88S275275443**
Model year: **2007**
Vehicle Make: **FORD**

Title Issue Date: **05/14/2007**
Number of Liens: **01**

Liens:

FORD MOTOR CREDIT CO

Instructions for Step 2:

Make sure that the VIN number, year and make are for your vehicle. They should match the information printed on your vehicle's registration documents.

If you recently ordered a duplicate title, please allow 1 to 2 weeks from the Title Issue Date to receive your title in the mail.

If this is NOT the correct vehicle...

- Use your browser's "Back" button to return to Step 1 and verify your entries. Make any necessary corrections and try again.
- If you have entered all of your information correctly, and this page still shows the wrong vehicle, then you will need to contact the Title Services Bureau.

[Privacy and Security](#)[Transactions Menu](#)[DMV Home](#)